

**AMENDMENTS TO THE CLAIMS:**

Claims 1-22 (cancelled).

1 23. (Currently Amended) A credit card incentive system comprising:  
2 a credit card issuer computing system including a processor and a memory having a program  
3 residing therein for causing the processor to perform the steps of  
4 establishing a credit card account with the credit card issuer for a credit card holder  
5 having an account at a particular lending institution for an installment loan with a cost that requires a  
6 fixed number of periodic equal-sized payments made by the credit card holder to retire the loan,  
7 accumulating the total value of all purchases made by the card holder using the credit  
8 card during a period of time,  
9 checking to determine whether the credit card account is in good standing with the credit  
10 card issuer,  
11 calculating an installment loan benefit amount based on the accumulated value of  
12 purchases, if the credit card account is in good standing,  
13 determining whether there is an outstanding balance on the credit card holder's  
14 installment loan at the particular lending institution, and  
15 transferring the installment loan benefit amount to the ~~installment loan lender~~ particular  
16 lending institution to apply the installment loan benefit amount, as an additional payment, against the  
17 outstanding ~~principle~~ principal on the installment loan account ~~at the particular lending institution~~, if the  
18 credit card account is in good standing and there is an outstanding principal balance, so as to reduce the  
19 cost of the installment loan.

1 24. (Previously Presented) The credit card incentive system of claim 23, the program being further  
2 configured to  
3 determine whether the installment loan at the particular lending institution has been refinanced  
4 by another lending institution, prior to the program determining whether there is an outstanding balance,  
5 and  
6 if the loan has been refinanced, obtain the loan status of the credit card holder's installment loan  
7 at the other lending institution, and receive notice that the particular lending institution is the other  
8 lending institution.

1 25. (Previously Presented) The credit card incentive system of claim 23, wherein transferring the  
2 installment loan benefit amount is performed by causing a wire transfer to the lending institution.

1 26. (Previously Presented) The credit card incentive system of claim 23, wherein transferring the  
2 installment loan benefit amount is performed by causing a check to be sent to the lending institution.

1 27. (Previously Presented) The credit card incentive system of claim 23, wherein transferring the  
2 installment loan benefit amount is performed by causing a wire transfer to the lending institution, if the  
3 amount of the payment exceeds a minimum value, and is performed by causing a check to be sent,  
4 otherwise.

1 28. (Previously Presented) The credit card incentive system of claim 23, wherein transferring the  
2 installment loan benefit amount is performed periodically.

1 29. (Previously Presented) The credit card incentive system of claim 23, wherein transferring the  
2 installment loan benefit amount is performed once a year.

1 30. (Previously Presented) The credit card incentive system of claim 29, wherein calculating an  
2 installment loan benefit amount is performed by calculating the value of goods and services purchased by  
3 the credit hard holder.

1 31. (Previously Presented) The credit card incentive system of claim 30, wherein calculating an  
2 installment loan benefit amount is performed by calculating a straight percentage of the value of goods  
3 and services purchased by the credit card holder.

1 32. (Previously Presented) The credit card incentive system of claim 30, wherein calculating an  
2 installment loan benefit amount is performed by  
3 determining a first threshold amount of the purchases and applying a first percentage to the first  
4 threshold amount to arrive at a first benefit amount, and  
5 determining a second threshold amount of the purchases and applying a second percentage to the  
6 second threshold amount less the first threshold amount to arrive at a second benefit amount, and  
7 adding the first and second benefit amounts to arrive at the installment loan benefit amount.

1 33. (Previously Presented) The credit card incentive system of claim 30, wherein calculating an  
2 installment loan benefit amount is performed by calculating a straight percentage of the amount of any  
3 interest charged to the credit card holder by the credit card issuer on the value of the goods and services  
4 purchased by the credit card holder.

1 34. (Previously Presented) The credit card incentive system of claim 30, wherein calculating an  
2 installment loan benefit amount is performed by  
3 determining a first threshold amount of the interest accrued during the period of time and  
4 applying a first percentage to the first threshold amount to arrive at a first benefit amount, and  
5 determining a second threshold amount of the interest accrued during the period of time and  
6 applying a second percentage to the second threshold amount less the first threshold amount to arrive at a  
7 second benefit amount, and  
8 adding the first and second benefit amounts to arrive at the installment loan benefit amount.

1 35. (Previously Presented) The credit card incentive system of claim 23, wherein the period of time is  
2 one year.

1 36. (Currently Amended) A computerized method for providing credit card incentive payments,  
2 comprising:  
3 establishing a credit card account on a credit card issuer computer system for a credit card holder  
4 having an account at a particular lending institution for an installment loan with a cost that requires a  
5 fixed number of periodic equal-sized payments made by the credit card holder to retire the loan;  
6 accumulating, on the card issuer computer system, the total value of all purchases made by the  
7 card holder using the credit card during a period of time;  
8 checking to determine whether the credit card account is in good standing;  
9 calculating, on the card issuer computer system, an installment loan benefit amount based on the  
10 accumulated value of purchases, if the credit card account is in good standing;  
11 determining whether there is an outstanding balance on the credit card holder's installment loan  
12 at the particular lending institution; and  
13 transferring the installment loan benefit amount to the ~~installment loan lender~~ particular lending  
14 institution to apply the installment loan benefit amount, as an additional payment, against the outstanding  
15 ~~principle~~ principal on the installment loan account ~~at the particular lending institution~~, if the credit card

16 | account is in good standing and there is an outstanding principal balance, so as to reduce the cost of the  
17 installment loan.

1 37. (Previously Presented) The credit card incentive system of claim 36, further comprising the steps of:  
2 prior to determining whether there is an outstanding balance, determining whether the  
3 installment loan at the particular lending institution has been refinanced by another lending institution;  
4 and  
5 if the loan has been refinanced,  
6 obtaining the loan status of the credit card holder's installment loan at the other lending  
7 institution; and  
8 receiving notice that the particular lending institution is the other lending institution.

1 38. (Previously Presented) The method of claim 36, wherein the period of time is one year.

1 39. (Previously Presented) The method of claim 36, wherein calculating the installment loan benefit  
2 amount is performed by calculating a straight percentage of the value of all purchases made by the credit  
3 card holder during the period of time.

1 40. (Previously Presented) The method of claim 36, wherein calculating an installment loan benefit  
2 amount is performed by  
3 determining a first threshold amount of the purchases and applying a first percentage to the first  
4 threshold amount to arrive at a first benefit amount, and  
5 determining a second threshold amount of the purchases and applying a second percentage to the  
6 second threshold amount less the first threshold amount to arrive at a second benefit amount, and  
7 adding the first and second benefit amounts to arrive at the installment loan benefit amount.

1 41. (Previously Presented) The method of claim 36, wherein calculating the installment loan benefit  
2 amount includes:  
3 calculating the value of all interest charged the credit card holder by the credit card issuer during  
4 the period of time; and  
5 calculating the sum of a straight percentage of the value of goods and services purchased by the  
6 credit card holder and a straight percentage of the interest charged the credit card holder by the credit  
7 card issuer during the period of time to arrive at the installment loan benefit amount.

1 42. (Previously Presented) The method of claim 36, wherein calculating the installment loan benefit  
2 amount includes:  
3 calculating the value of all interest charged the credit card holder by the credit card issuer during  
4 the period of time;  
5 calculating an incremented percentage of the value of goods and services purchased by the credit  
6 card holder by  
7 determining a first threshold amount of the purchases and applying a first percentage to  
8 the first threshold amount to arrive at a first benefit amount,  
9 determining a second threshold amount of the purchases and applying a second  
10 percentage to the second threshold amount less the first threshold amount to arrive at a second benefit  
11 amount, and  
12 adding the first and second benefit amounts;  
13 calculating a straight percentage of the interest charged the credit card holder by the credit card  
14 issuer during the period of time; and  
15 summing the calculated incremented percentage of the value of the purchases and straight  
16 percentage of the interest charged to arrive at the installment loan benefit amount.

1 43. (Previously Presented) The method of claim 36, wherein calculating the installment loan benefit  
2 amount includes:  
3 calculating the value of all interest charged the credit card holder by the credit card issuer during  
4 the period of time;  
5 calculating an incremented percentage of the value of goods and services purchased by the credit  
6 card holder by  
7 determining a first threshold amount of the purchases and applying a first percentage to  
8 the first threshold amount to arrive at a first purchase benefit amount,  
9 determining a second threshold amount of the purchases and applying a second  
10 percentage to the second threshold amount less the first threshold amount to arrive at a second purchase  
11 benefit amount, and  
12 adding the first and second purchase benefit amounts;  
13 calculating an incremented percentage of the interest charged the credit card holder by  
14 determining a first threshold amount of the interest accrued during the period of time and  
15 applying a first percentage to the first threshold amount to arrive at a first interest benefit amount, and

16           determining a second threshold amount of the interest accrued during the period of time and  
17   applying a second percentage to the second threshold amount less the first threshold amount to arrive at a  
18   second interest benefit amount, and  
19           adding the first and second interest benefit amounts; and  
20           summing the calculated incremented percentage of the value of the goods and the incremented  
21   percentage of the interest charged to arrive at the installment loan benefit amount.

1   44. (Previously Presented) The method of claim 36, wherein calculating the installment loan benefit  
2   amount includes:

3           calculating the value of all interest charged the credit card holder by the credit card issuer during  
4   the period of time; and

5           calculating the sum of a straight percentage of the value of goods and services purchased by the  
6   credit card holder using the credit card issued by the credit card issuer;

7           calculating an incremented percentage of the interest charged the credit card holder by the credit  
8   card issuer during the period of time by

9           determining a first threshold amount of the interest accrued during the period of time and  
10   applying a first percentage to the first threshold amount to arrive at a first interest benefit amount, and

11           determining a second threshold amount of the interest accrued during the period of time  
12   and applying a second percentage to the second threshold amount less the first threshold amount to arrive  
13   at a second interest benefit amount, and adding the first and second interest benefit amounts; and

14           summing the calculated straight percentage of the value of the purchases and the calculated  
15   incremented percentage of interest charged to arrive at the installment loan benefit amount.

1   45. (Currently Amended) A computer-readable medium having a computer program with computer-  
2   executable instructions for performing a method comprising:

3           establishing a credit card account on a credit card issuer computer system for a credit card holder  
4   having an account at a particular lending institution for an installment loan with a cost that requires a  
5   fixed number of periodic equal-sized payments made by the credit card holder retire the loan;

6           accumulating, on the card issuer computer system, the total value of all purchases made by the  
7   card holder using the credit card during a period of time;

8           checking to determine whether the credit card account is in good standing;

9           calculating, on the card issuer computer system, an installment loan benefit amount based on the  
10   accumulated value of purchases, if the credit card account is in good standing;

11 determining whether there is an outstanding balance on the credit card holder's installment loan  
12 at the particular lending institution; and

13 transferring the installment loan benefit amount to the ~~installment loan lender~~particular lending  
14 institution to apply the installment loan benefit amount, as an additional payment, against the outstanding  
15 ~~principle~~principal on the installment loan account ~~at the particular lending institution~~, if the credit card  
16 account is in good standing and there is an outstanding principal balance, so as to reduce the cost of the  
17 installment loan.

1 46. (Previously Presented) The credit card incentive system of claim 45, further comprising the steps of:

2 prior to determining whether there is an outstanding balance, determining whether the  
3 installment loan at the particular lending institution has been refinanced by another lending institution;  
4 and

5 if the loan has been refinanced,  
6 obtaining the loan status of the credit card holder's installment loan at the other lending  
7 institution; and  
8 receiving notice that the particular lending institution is the other lending institution.

1 47. (Previously Presented) The credit card incentive system of claim 23, wherein at least some of the  
2 purchases on the credit card account are purchases normally made each period of time by the credit card  
3 holder.

1 48. (Previously Presented) The credit card incentive system of claim 36, wherein at least some of the  
2 purchases on the credit card account are purchases normally made each period of time by the credit card  
3 holder.

1 49. (Previously Presented) The credit card incentive system of claim 45, wherein at least some of the  
2 purchases on the credit card account are purchases normally made each period of time by the credit card  
3 holder.